

Electronic Filing System (EFS) Data  
Electronic Patent Application Submission  
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EFS ID: 12466  
Application ID: 09682602  
Title of Invention: METHOD AND APPARATUS FOR  
SECURING FINANCING IN A LOAN  
TRANSACTION  
First Named Inventor: John Hershey  
Domestic/Foreign Application: Domestic Application  
Filing Date: null  
Effective Receipt Date: 2001-09-26  
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Attorney Docket Number: RD-27364  
Digital Certificate Holder: cn=John F. Thompson, ou=Registered Attorneys, ou=Patent and  
Trademark Office, ou=Department of Commerce, o=U.S.  
Government, c=US  
Certificate Message Digest: B6SnirthSGwZXU36Te8cFA==  
Total Fees Authorized: \$1294.0  
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Deposit Account Number: 70868  
Deposit Account Name: John F. Thompson



# TRANSMITTAL FORM



Electronic Version 1.0.2

Stylesheet Version: 1.0

Attorney Docket Number: RD-27364

## METHOD AND APPARATUS FOR SECURING FINANCING IN A LOAN TRANSACTION

First Named Inventor: John Eric Hershey

### SUBMITTED BY

Name: John F. Thompson  
Registration Number: 43,953  
Electronic Signature Mark: JFT Date Signed: 20010926

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*I, the undersigned, certify that I have viewed a display of document(s) being electronically submitted to the United States Patent and Trademark Office, using either the USPTO provided style sheet or software, and that this is the document(s) I intend for initiation or further prosecution of a patent application noted in the submission. This document(s) will become part of the official electronic record at the USPTO.*

### Attached Files:

bibd-transmittal	ThompsonRD-27364apds.xml
fee-transmittal	ThompsonRD-27364fee.xml
specification	27364.xml
declaration	Dec1.tif
declaration	Dec2.tif

### Attached Image File(s):

Dec1.tif



Comments:

14419	14420	14421	14422	14423	14424	14425	14426	14427	14428	14429	14430	14431	14432	14433	14434	14435	14436	14437	14438	14439	14440	14441	14442	14443	14444	14445	14446	14447	14448	14449	14450	14451	14452	14453	14454	14455	14456	14457	14458	14459	14460	14461	14462	14463	14464	14465	14466	14467	14468	14469	14470	14471	14472	14473	14474	14475	14476	14477	14478	14479	14480	14481	14482	14483	14484	14485	14486	14487	14488	14489	14490	14491	14492	14493	14494	14495	14496	14497	14498	14499	14500
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## DECLARATION FOR PATENT APPLICATION

Docket Number  
RD-27,364

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD AND APPARATUS FOR SECURING FINANCING IN A LOAN TRANSACTION**

the specification of which is attached hereto unless the following box is checked:

☐ was filed on \_\_\_\_\_ as United States Application Number or PCT International Application Number \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations §1.56. I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

### Prior Foreign Application

Priority Claimed

☐ Yes ☐ No

\_\_\_\_\_  
(Number) (Country) (Day/Month/Year Filed)

\_\_\_\_\_  
(Number) (Country) (Day/Month/Year Filed)

☐ Yes ☐ No

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

\_\_\_\_\_  
(Application Number) (Filing Date)

\_\_\_\_\_  
(Application Number) (Filing Date)

I hereby claim the benefit under Title 35, United States Code §120 of any United States Application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

\_\_\_\_\_  
(Application Number) (Filing Date) (Status - patented, pending, abandoned)

\_\_\_\_\_  
(Application Number) (Filing Date) (Status - patented, pending, abandoned)

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith, CUSTOMER NO. 006147.

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

## SOLE OR FIRST INVENTOR:

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First Name

Middle Name

Last Name

Signature: 

Date

9/25/2001Residence: Ballston Lake, New York

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## THIRD JOINT INVENTOR:

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Date

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## FOURTH JOINT INVENTOR:

Full name: \_\_\_\_\_

First Name

Middle Name

Last Name

Signature: \_\_\_\_\_

Date

Residence: \_\_\_\_\_

City and State

Citizenship: \_\_\_\_\_

Post Office Address: \_\_\_\_\_

# FEE TRANSMITTAL

Electronic Version 1.0.4

Stylesheet Version: 1.0

*Patent fees are subject to annual revisions on or about October 1st of each year.*

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**TOTAL FEES AUTHORIZED: \$ 1294**

The commissioner is hereby authorized to charge indicated processing and/or publication fees and credit any overpayments to:

Deposit Account Number: 07-0868

Deposit Account Name: General Electric Company-CRD



Charge Any Additional Fee Required Under 37 C.F.R. Sections 1.16 and 1.17.

SUBMITTED BY

Authorized Name: John F. Thompson

Electronic Signature Mark: JFT

Date Signed: 20010926

BASIC FILING FEE

Fee Description	Fee Code	Fee Paid
Utility Filing Fee	101	\$ 710

Subtotal For Basic Filing Fee: \$ 710

EXTRA CLAIM FEES

	Fee Code	Fee	Extra Claims	Fee Paid
Total Claims: 48	103	\$ 18	28	\$ 504
Independent Claims: 4	102	\$ 80	1	\$ 80

Subtotal For Extra Claims Fees: \$ 584